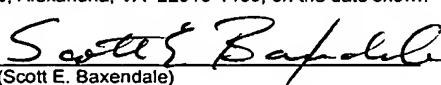


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I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Dated: May 9, 2006

Signature:   
(Scott E. Baxendale)

Docket No.: 30313/37742  
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Patent Application of:  
Robert Rudy *et al.*

Application No.: 10/034,889

Confirmation No.: 1603

Filed: December 28, 2001

Art Unit: 2142

For: Methods and Apparatus for Selecting an  
Insurance Carrier for an Online Insurance  
Policy Purchase

Examiner: Stephan F. Willett

**INFORMATION DISCLOSURE STATEMENT (IDS)**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR §§§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO-1449. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This statement is not to be interpreted as a representation that the cited documents are material, that an exhaustive search has been conducted, or that no other relevant information exists. Nor shall the citation of any document herein be construed per se as a representation that such document is prior art. Moreover, Applicants understand the Examiner will make an independent evaluation of the cited documents.

This Information Disclosure Statement is filed before the mailing date of a first Office Action after the filing of a Request for Continued Examination under 37 CFR § 1.114 (37 CFR § 1.97(b)(4)) on the merits as far as is known to the undersigned. Accordingly no fees are believed to be due.

Applicants have not submitted copies of each cited U.S. patent as required by 37 CFR § 1.98(a)(2)(i), amended October 2004, as the U.S. Patent and Trademark Office has waived this requirement for all U.S. patent applications.

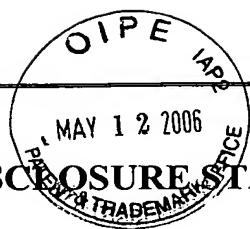
The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 13-2855, under Order No. 30313/37742. A duplicate copy of this paper is enclosed.

Dated: May 9, 2006

Respectfully submitted,

By: Scott E. Baxendale  
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Attorneys for Applicants

Form PTO-1449 (Modified)

**INFORMATION DISCLOSURE STATEMENT**

Atty. Docket No. 30313/37742	Serial No. 10/034,889
Applicants Robert Rudy et al.	
Filing Date December 28, 2001	Art Unit 2142

**U.S. PATENT DOCUMENTS**

Examiner Initials	Document Number	Issue or Publication Date	Name	Class	Subclass	Filing Date (If Appropriate)
	2003/0055778	03/20/2003	Erlanger	705	38	
	6,594,635	07/15/2003	Erlanger	705	4	
	2003/0200125	10/23/2003	Erlanger	705	4	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Document Number	Publication Date	Country	Translation Yes      No

**OTHER DOCUMENTS**


EXAMINER:

DATE CONSIDERED: